

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

<b>In re Application of:</b> Harold Miller et al.	:	<b>Examiner:</b> G. C. Vizvary
<b>Atty. Docket:</b> 14846-43	)	
<b>Serial No.:</b> 10/774,357	:	<b>Group Art Unit:</b> 3696
<b>Filed:</b> February 6, 2004	)	
<b>For:</b> BILLING WORKFLOW SYSTEM	:	<b>Confirmation No.:</b> 8469
FOR CREDITING CHARGES TO	)	
ENTITIES CREATING DERIVATIVES	:	
EXPOSURE	)	December 10, 2009

Mail Stop **Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NON-FINAL OFFICE ACTION**

Sir:

In response to the Office Action dated September 16, 2009, Applicants request entry of the following in the above-identified application:

**Amendments to the Claims** beginning on page 2; and

**Remarks** beginning on page 7.